

**Information to identify the case:**

Debtor 1	<u>Robert P. Sellati Jr.</u>	Social Security number or ITIN	xxx-xx-1456
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Robin S. Sellati</u>	Social Security number or ITIN	xxx-xx-1866
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-22227-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert P. Sellati Jr.

Robin S. Sellati

10/10/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert P. Sellati, Jr.  
Robin S. Sellati  
Debtors

Case No. 18-22227-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 10, 2023

User: auto  
Form ID: 3180W

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Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Robert P. Sellati, Jr., Robin S. Sellati, 3121 Bethel Church Rd, Bethel Park, PA 15102-1203
15030615	+ Allegent Community, Federal Credit Union, 1001 Liberty Avenue, Suite 100, Pittsburgh, PA 15222-3726
14857171	+ Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
14857186	+ Gary E. Cartwright, D.M.D., 2000 Waterdam Plaza Dr., Suite 160, Canonsburg, PA 15317-5411

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 11 2023 08:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2023 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 11 2023 08:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2023 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: BankruptcyECFMail@mccalla.com	Oct 11 2023 04:32:00	IBM Southeast EFCU, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
cr	+ Email/Text: ebnjts@grblaw.com	Oct 11 2023 04:32:00	Municipality of Bethel Park, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 11 2023 04:33:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14858962	EDI: GMACFS.COM	Oct 11 2023 08:27:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14857172	+ EDI: GMACFS.COM	Oct 11 2023 08:27:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14857173	+ Email/PDF: bncnotices@becket-lee.com	Oct 11 2023 04:53:16	American Express, PO Box 1270, Newark, NJ 07101-1270
14857174	+ Email/PDF: bncnotices@becket-lee.com	Oct 11 2023 04:53:16	American Express, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14857175	+ Email/PDF: bncnotices@becket-lee.com	Oct 11 2023 04:53:23	American Express Hilton Card, PO Box 1270,

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			Newark, NJ 07101-1270
14885711	Email/PDF: bncnotices@becket-lee.com	Oct 11 2023 04:43:02	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14857182	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 11 2023 04:32:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
15347976	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 11 2023 04:33:00	CSMC 2021-RPL1 Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14857176	+ EDI: CAPITALONE.COM	Oct 11 2023 08:27:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14889368	EDI: CAPITALONE.COM	Oct 11 2023 08:27:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14893877	Email/PDF: bncnotices@becket-lee.com	Oct 11 2023 04:53:23	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14857178	+ EDI: CITICORP.COM	Oct 11 2023 08:27:00	Citibank, N.A, PO Box 6077, Sioux Falls, SD 57117-6077
14857179	+ EDI: CITICORP.COM	Oct 11 2023 08:27:00	Citibank, N.A., P.O. Box 6286, Sioux Falls, SD 57117-6286
14857180	+ EDI: CITICORP.COM	Oct 11 2023 08:27:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14857181	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 11 2023 04:32:00	Citizen's Bank, PO Box 18204, Bridgeport, CT 06601-3204
14857183	+ Email/Text: mediamanagers@clientservices.com	Oct 11 2023 04:32:00	Client Services, Inc., 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
14857184	EDI: CITICORP.COM	Oct 11 2023 08:27:00	Department Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040
14880842	EDI: Q3G.COM	Oct 11 2023 08:27:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14857185	+ Email/Text: egssupportservices@alorica.com	Oct 11 2023 04:33:00	EGS Financial Care, Inc., PO Box 1020 Dept 806, Horsham, PA 19044-8020
14857187	+ Email/Text: bankruptcy@affglo.com	Oct 11 2023 04:33:00	Global Credit and Collection Corp, PO Box 129, Linden, MI 48451-0129
14857188	+ Email/Text: bankruptcy@huntington.com	Oct 11 2023 04:33:00	Huntingon National Bank, 5555 Cleveland Avenue, GW2W21, Columbus, OH 43231-4048
14857189	+ Email/Text: bankruptcy@huntington.com	Oct 11 2023 04:33:00	Huntington National Bank-EA1W18, PO Box 182387, Columbus, OH 43218-2387
14857191	+ Email/Text: bankruptcies@ithinkfi.org	Oct 11 2023 04:32:00	IBMSECU, Attn: Bankruptcy Dept, PO Box 5090, Boca Raton, FL 33431-0890
14857190	+ Email/Text: bankruptcies@ithinkfi.org	Oct 11 2023 04:32:00	Ibm Southeast Emp Cu, P.o. Box 5090, Boca Raton, FL 33431-0890
14857192	EDI: IRS.COM	Oct 11 2023 08:27:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14857177	EDI: JPMORGANCHASE	Oct 11 2023 08:27:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14857193	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 11 2023 04:32:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14893645	Email/PDF: resurgentbknofications@resurgent.com	Oct 11 2023 04:42:26	LVNV Funding, LLC its successors and assigns as, assignee of Sears National Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14857195	+ Email/Text: bankruptcydpt@mcmcg.com		

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		Oct 11 2023 04:33:00	Midland Credit Management, Inc., PO Box 13105, Roanoke, VA 24031-3105
14857194	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 11 2023 04:33:00	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14857196	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 11 2023 04:33:00	Midland Funding LLC, PO Box 2001, Warren, MI 48090-2001
14885987	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 11 2023 04:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14882190	+ Email/Text: ebnjts@grblaw.com		
		Oct 11 2023 04:32:00	Municipality of Bethel Park, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14892842	EDI: PRA.COM		
		Oct 11 2023 08:27:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14857198	EDI: PRA.COM		
		Oct 11 2023 08:27:00	Portfolio Recovery Associates, LLC, Po Box 41067, Norfolk, VA 23541
14858038	+ EDI: RECOVERYCORP.COM		
		Oct 11 2023 08:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14857197	+ EDI: PENNDEPTREV		
		Oct 11 2023 08:27:00	Pennsylvania Department of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
14857197	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Oct 11 2023 04:33:00	Pennsylvania Department of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
14857170	+ EDI: RMSC.COM		
		Oct 11 2023 08:27:00	R' US Credit Card/Synco, PO Box 530939, Atlanta, GA 30353-0939
14857201	EDI: AISSPRINT		
		Oct 11 2023 08:27:00	Sprint Spectrum, 6200 Spring Parkway, Overland Park, KS 66251
14857199	+ EDI: RMSC.COM		
		Oct 11 2023 08:27:00	Sam's Club/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14857200	EDI: CITICORP.COM		
		Oct 11 2023 08:27:00	Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
14857202	EDI: RMSC.COM		
		Oct 11 2023 08:27:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14888046	+ Email/Text: bncmail@w-legal.com		
		Oct 11 2023 04:33:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14857203	EDI: WTRRN BANK.COM		
		Oct 11 2023 08:27:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
14857204	+ EDI: CITICORP.COM		
		Oct 11 2023 08:27:00	The Home Depot, PO Box 790393, Saint Louis, MO 63179-0393
14859206	+ Email/Text: bankruptcy@huntington.com		
		Oct 11 2023 04:33:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
14857205	+ Email/Text: BAN5620@UCBINC.COM		
		Oct 11 2023 04:32:00	United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
14871110	+ EDI: WFFC2		
		Oct 11 2023 08:27:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
14857206	+ EDI: WFFC2		
		Oct 11 2023 08:27:00	Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CSMC 2021-RPL1 Trust
cr		IBM Southeast Employees Federal Credit Union
cr		IBMSECU
cr		WELLS FARGO BANK, N.A.
cr	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor IBM Southeast Employees Federal Credit Union bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor CSMC 2021-RPL1 Trust bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Municipality of Bethel Park jhunt@grblaw.com
Jerome B. Blank	on behalf of Creditor WELLS FARGO BANK N.A. jblank@pincuslaw.com, brausch@pincuslaw.com
Maria Miksich	on behalf of Creditor CSMC 2021-RPL1 Trust mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor WELLS FARGO BANK N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mark G. Moynihan	on behalf of Debtor Robert P. Sellati Jr. mark@moynihanlaw.net, moynihan.mark@gmail.com; moynihanmr71581@notify.bestcase.com
Mark G. Moynihan	on behalf of Joint Debtor Robin S. Sellati mark@moynihanlaw.net moynihan.mark@gmail.com; moynihanmr71581@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter E. Meltzer	on behalf of Creditor Midland Funding LLC bankruptcy@wglaw.com ibernatski@wglaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Sarah Kathleen McCaffery	

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on behalf of Creditor CSMC 2021-RPL1 Trust ckohn@hoflawgroup.com

Shawn N. Wright

on behalf of Joint Debtor Robin S. Sellati shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Debtor Robert P. Sellati Jr. shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 14